

**STATE OF MICHIGAN  
DEPARTMENT OF ENERGY, LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE REGULATION**

**Before the Commissioner of the Office of Financial and Insurance Regulation**

**In the Matter of:**

**MICHAEL FLORY**

**Enforcement Case No. 08-6967**

**System ID No. 0231355**

**Respondent**

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**Issued and entered**  
on October 15th 2009  
by **Stephen R. Hilker**  
**Chief Deputy Commissioner**

**CONSENT ORDER OF REVOCATION AND STIPULATION**

**A. FINDINGS OF FACT AND CONCLUSIONS OF LAW**

It is alleged that the following statements are true and correct:

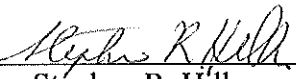
1. At all pertinent times, Michael Flory ("Respondent") was an insurance agent licensed as a resident insurance producer within the State of Michigan with qualifications in accident, health, life, and variable annuities. System ID No. 0231355.
2. On or about July 24, 2007, Respondent was convicted by guilty plea in the Cuyahoga County Court of Common Pleas of one count of Sexual Battery, a third degree felony in Ohio.
4. Based upon the above actions, Respondent Michael Flory has committed acts that have resulted in a felony conviction, which are grounds for the Commissioner to revoke Respondent's insurance producer's license pursuant to MCL 500.1239(1)(f).

**B. ORDER**

Based on the findings of fact and conclusions of law above and Respondent Flory's Stipulation, it is **ORDERED** that:

1. Respondent shall immediately **CEASE AND DESIST** from conducting the business of insurance in the State of Michigan.
2. Respondent's insurance producer license and authority are hereby **REVOKED**.

OFFICE OF FINANCIAL AND  
INSURANCE REGULATION

By:   
Stephen R. Hilker  
Chief Deputy Commissioner

**C. STIPULATION**

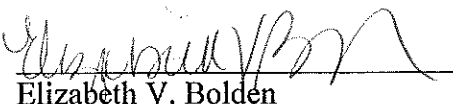
Respondent has read and understands the Consent Order above. Respondent agrees that the Chief Deputy Commissioner has jurisdiction and authority to issue this Consent Order pursuant to the Michigan Insurance Code. Respondent waives the right to a hearing in this matter if this Consent Order is issued. Respondent understands that the Consent Order and Stipulation will be presented to the Chief Deputy Commissioner for approval and the Chief Deputy Commissioner may or may not issue this Consent Order. Respondent waives any objection to the Commissioner deciding this case following a hearing in the event the Consent Order is not approved. Respondent admits to the Findings of Fact and Conclusions of Law set forth in the above Consent Order, and agree to the entry of the Consent Order.

Dated: 10/09/09

  
Michael A. Flory

The Office of Financial and Insurance Regulation staff approves this stipulation and recommends that the Chief Deputy Commissioner issue the above Consent Order.

Dated: 10/15/2009

  
Elizabeth V. Bolden  
Staff Attorney